

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

In Re:

Case No.: _____

Chapter: _____

Judge: _____

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor _____ in this matter. On or about _____, 2020, the Creditor was advised that the Debtor(s)' mortgage loan ending in _____ ("subject mortgage loan"), secured by real property described as _____, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of _____ (enter number of days) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting _____ (mm/dd/yy) through _____ (mm/dd/yy).
2. Debtor(s) will resume mortgage payments beginning _____ (mm/dd/yy) and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").

3. The payment amount currently is \$_____.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: _____

Signature

new. 5/2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

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DMcDonough@flwlaw.com
Attorney for Lakeview Loan Servicing, LLC, Secured Creditor

Case No.: **19-24097-MBK**

Chapter 13

Judge Michael B. Kaplan

In Re:

Carl Gaynor aka Carl Ellis Gaynor, Jr.

Debtor(s).

CERTIFICATION OF SERVICE

1. I, Colleen Kumar, am a director for FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP, who represents LAKEVIEW LOAN SERVICING, LLC in this matter.
2. On May 11, 2020, I arranged to have the items set forth below served to the names and addresses shown as set forth in the following chart:
 - a. COVID19 Notice
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: May 11, 2020

/s/ Colleen Kumar

Colleen Kumar

Name and Address of Party Served	Relationship of Party to the case	Mode of Service
Albert Russo CN 4853 Trenton, NJ 08650-4853	TRUSTEE	Notice of electronic Filing (NEF)
Edward Hanratt 1 West Main St. Freehold, NJ 07728	DEBTOR'S ATTORNEY	Notice of electronic Filing (NEF)
Carl Gaynor, aka Carl Ellis Gaynor, Jr. 1109 Hope Rd. Tinton Falls, NJ 07712	DEBTOR	Regular mail